

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT DISTRICT OF PENNSYLVANIA
HARRISBURG DIVISION**

In re: LIONEL BRIAN DOLPHIN	§	Case No. 1:18-bk-03647
	§	
	§	
Debtor(s)	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Jack N. Zaharopoulos, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 08/31/2018.
- 2) The plan was confirmed on 12/13/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 04/07/2020, 04/22/2020, 01/27/2021, 02/23/2021, 05/05/2022, 05/31/2022, 10/04/2022, 11/01/2022, 02/15/2023, 03/15/2023.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on 02/19/2020.
- 5) The case was converted on 10/26/2023.
- 6) Number of months from filing or conversion to last payment: 56.
- 7) Number of months case was pending: 62.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$5,449.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

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Receipts:

Total paid by or on behalf of the debtor(s)	\$ 22,285.00	
Less amount refunded to debtor(s)	\$ 0.00	
NET RECEIPTS		\$ 22,285.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 5,372.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 1,724.89	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 7,096.89
Attorney fees paid and disclosed by debtor(s):	\$ 0.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
KARA K GENDRON	Lgl	0.00	NA	NA	5,372.00	0.00
BOROUGH OF HIGHSPIRE	Sec	1,554.10	999.14	999.14	562.40	0.00
INTERNAL REVENUE SERVICE	Pri	2,500.00	10,222.93	7,857.49	0.00	0.00
INTERNAL REVENUE SERVICE	Uns	0.00	10,222.93	2,365.44	0.00	0.00
NEW CUMBERLAND FED. CREDIT	Sec	21,571.00	17,423.89	19,292.30	5,489.46	0.00
COMMONWEALTH OF	Pri	0.00	1,036.13	828.17	0.00	0.00
COMMONWEALTH OF	Uns	0.00	1,036.13	207.96	0.00	0.00
ECMC	Uns	25,643.00	22,414.96	22,414.96	0.00	0.00
MIDFIRST BANK	Sec	0.00	NA	NA	0.00	0.00
CAPITAL ONE BANK	Uns	3,122.00	3,611.69	3,611.69	0.00	0.00
CAPITAL ONE BANK	Uns	0.00	613.41	613.41	0.00	0.00
NAVIENT SOLUTIONS, INC	Uns	5,340.00	5,048.28	5,048.28	0.00	0.00
CREDIT FIRST	Uns	364.00	544.14	544.14	0.00	0.00
RESURGENT CAPITAL SERVICES	Uns	638.00	875.17	875.17	0.00	0.00
PORTFOLIO RECOVERY	Uns	101.00	239.63	239.63	0.00	0.00
QUANTUM3 GROUP, LLC	Uns	0.00	558.59	558.59	0.00	0.00
KEYSTONE COLLECTIONS GROUP	Pri	0.00	168.44	168.44	0.00	0.00
KEYSTONE COLLECTIONS GROUP	Pri	0.00	168.75	168.75	0.00	0.00

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Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
KEYSTONE COLLECTIONS GROUP	Uns	380.75	474.34	474.34	0.00	0.00
KEYSTONE COLLECTIONS GROUP	Uns	0.00	237.16	237.16	0.00	0.00
US DEPARTMENT OF EDUCATION	Uns	36,145.00	37,546.26	37,546.26	0.00	0.00
DEPT OF LABOR & INDUSTRY	Uns	10,039.80	10,241.75	10,241.75	0.00	0.00
MIDFIRST BANK	Sec	64,712.00	75,340.04	16,231.01	9,136.25	0.00
MEDICAL/VARIOUS CREDITORS	Uns	1,356.17	NA	NA	0.00	0.00
COMCAST	Uns	348.56	NA	NA	0.00	0.00
DAUPHIN COUNTY	Uns	5,167.60	NA	NA	0.00	0.00
LEFFLER ENERGY	Uns	790.04	NA	NA	0.00	0.00
PPL ELECTRIC UTILITIES	Uns	405.81	NA	NA	0.00	0.00
USAA SAVINGS BANK	Uns	761.00	NA	NA	0.00	0.00

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Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 16,231.01	\$ 9,136.25	\$ 0.00
Debt Secured by Vehicle	\$ 19,292.30	\$ 5,489.46	\$ 0.00
All Other Secured	\$ 999.14	\$ 562.40	\$ 0.00
TOTAL SECURED:	\$ 36,522.45	\$ 15,188.11	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 9,022.85	\$ 0.00	\$ 0.00
TOTAL PRIORITY:	\$ 9,022.85	\$ 0.00	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 84,978.78	\$ 0.00	\$ 0.00

Disbursements:

Expenses of Administration	\$ 7,096.89	
Disbursements to Creditors	\$ 15,188.11	
TOTAL DISBURSEMENTS:		\$ 22,285.00

12) The Trustee certifies that the foregoing summary is true and complete and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests that the Trustee be discharged and granted such other relief as may be just and proper.

Date: 11/06/2023

By: /s/ Jack N. Zaharopoulos
STANDING CHAPTER 13 TRUSTEE

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.